

Certificate Number: 12433-PAE-DE-030863241

Bankruptcy Case Number: 18-11724



12433-PAE-DE-030863241

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 11, 2018, at 2:49 o'clock PM EDT, Phyllis Duffy completed a course on personal financial management given by telephone by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 11, 2018 By: /s/Lisa Susoev

Name: Lisa Susoev

Title: Teacher